

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Herron, Nikita R	§	Case No. 09 B 11888
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/03/2009.

2) The plan was confirmed on 06/18/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 05/06/2010.

6) Number of months from filing or conversion to last payment: 13.

7) Number of months case was pending: 16.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$5,500.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,305.73
Less amount refunded to debtor	\$1,634.72

**NET RECEIPTS:** \$12,671.01

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,471.00
Court Costs	\$0
Trustee Expenses & Compensation	\$836.73
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,307.73

Attorney fees paid and disclosed by debtor \$1,099.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cook County Treasurer	Secured	NA	\$3,602.40	\$3,602.40	\$0	\$0
Cook County Treasurer	Secured	\$0	\$7,300.00	\$7,300.00	\$0	\$0
Drive Financial Services	Secured	\$12,500.00	NA	NA	\$0	\$0
HSBC Mortgage Services	Secured	\$36,585.60	\$36,585.60	\$36,585.60	\$2,230.58	\$0
HSBC Mortgage Services	Secured	\$271,609.00	\$306,394.43	\$269,808.83	\$0	\$0
Village Of Lynwood	Secured	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$0
Village Of Lynwood	Secured	\$1,125.00	NA	NA	\$0	\$0
Account Management Service	Unsecured	\$1,178.00	\$1,331.39	\$1,331.39	\$267.29	\$0
ADT Security Systems	Unsecured	\$378.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$356.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$660.00	NA	NA	\$0	\$0
Chicago Central	Unsecured	\$235.00	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$932.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$5,060.00	\$461.60	\$461.60	\$92.72	\$0
Comcast	Unsecured	\$300.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$190.00	NA	NA	\$0	\$0
Custom Collection	Unsecured	\$60.00	\$60.00	\$60.00	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Dependon Collection Service	Unsecured	\$114.00	NA	NA	\$0	\$0
Diversified Collection Service	Unsecured	\$280.00	NA	NA	\$0	\$0
Drive Financial Services	Unsecured	\$9,363.00	NA	NA	\$0	\$0
Emergency Physicians Office	Unsecured	\$680.00	NA	NA	\$0	\$0
Harris & Harris	Unsecured	\$3,214.00	NA	NA	\$0	\$0
Healthcare Associates Credit Union	Unsecured	\$7,425.00	\$7,425.88	\$7,425.88	\$1,490.85	\$0
HomeComings Financial Network	Unsecured	\$146,879.00	NA	NA	\$0	\$0
Kaushik J Pandya	Unsecured	\$170.00	NA	NA	\$0	\$0
Komyattee & Associates	Unsecured	\$460.00	NA	NA	\$0	\$0
Komyattee & Associates	Unsecured	\$256.00	NA	NA	\$0	\$0
Lake Imaging LLC	Unsecured	NA	\$78.00	\$78.00	\$15.66	\$0
LaSalle Bank NA	Unsecured	\$704.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$438.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$4,675.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$3,214.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$127.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$2,253.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$2,525.00	\$2,328.35	\$2,328.35	\$467.45	\$0
Peoples Energy Corp	Unsecured	\$3,300.00	\$3,213.80	\$3,213.80	\$645.21	\$0
Portfolio Recovery Associates	Unsecured	\$450.00	\$446.03	\$446.03	\$89.55	\$0
Portfolio Recovery Associates	Unsecured	\$446.00	NA	NA	\$0	\$0
Progressive Insurance Co	Unsecured	\$130.00	NA	NA	\$0	\$0
Radiological Physicians	Unsecured	\$75.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$250.00	\$500.00	\$500.00	\$100.39	\$0
Rogers & Hollands Jewelers	Unsecured	\$353.00	NA	NA	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$12,263.93	\$12,263.93	\$2,462.12	\$0
SIR Finance Corporation	Unsecured	\$4,500.00	\$1,618.00	\$1,618.00	\$324.84	\$0
Sprint Nextel	Unsecured	\$356.00	NA	NA	\$0	\$0
St Francis Hospital	Unsecured	\$1,500.00	NA	NA	\$0	\$0
St Margaret Mercy	Unsecured	\$260.00	\$257.00	\$257.00	\$51.62	\$0
St Margaret Mercy Hospital	Unsecured	\$6,000.00	NA	NA	\$0	\$0
Superior Mortgage	Unsecured	\$500.00	NA	NA	\$0	\$0
Washington Mutual Bank FA	Unsecured	\$370.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$269,808.83	\$0	\$0
Mortgage Arrearage	\$36,585.60	\$2,230.58	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$12,027.40	\$1,125.00	\$0
<b>TOTAL SECURED:</b>	\$318,421.83	\$3,355.58	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$29,983.98	\$6,007.70	\$0

**Disbursements:**

Expenses of Administration	\$3,307.73	
Disbursements to Creditors	\$9,363.28	
<b>TOTAL DISBURSEMENTS:</b>		\$12,671.01

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 24, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.